

of this section, he shall send to the insurer or rating organization which made such filing written notice of disapproval of such filing specifying therein in what respects he finds that such filing fails to meet the requirements of this section and stating when, within a reasonable period thereafter, such filing shall be deemed no longer effective. Said disapproval shall not affect any contract made or issued prior to the expiration of the period set forth in said notice.

(3) If at any time subsequent to the applicable review period provided for in paragraph (1) or (2) of this subsection, the Commissioner finds that a filing does not meet the requirements of this section, he shall, after a hearing held upon not less than ten days' written notice, specifying the matters to be considered at such hearing, to every insurer and rating organization which made such filing, issue an order specifying in what respects he finds that such filings fail to meet the requirements of this section, and stating when, within a reasonable period thereafter, such filing shall be deemed no longer effective. Copies of said order shall be sent to every such insurer and rating organization. Said order shall not affect any contract or policy made or issued prior to the expiration of the period set forth in said order.

(4) (i) Any person or organization aggrieved with respect to any filing which is in effect may make written application to the Commissioner for a hearing thereon, provided, however, that the insurer or rating organization that made the filing shall not be authorized to proceed under this paragraph. Such application shall specify the grounds to be relied upon by the applicant. If the Commissioner shall find that the application is made in good faith, that the applicant would be so aggrieved if his grounds are established, and that such grounds otherwise justify holding such a hearing, he shall, within thirty days after receipt of such application, hold a hearing upon not less than ten days' written notice to the applicant and to every insurer and rating organization which made such filing.

(ii) *Any citizen of this state whose rate would be affected may request a hearing with regard to an automobile liability insurance rate filing which would result in an increase in premium, and if a written request is received by the Commissioner within the first fifteen days of the open inspection waiting period, the Commissioner, if he deem it advisable and in the public interest, may hold a hearing and shall mail a notice of the hearing to any person who requests hearing, to the filing insurer or organization, and to the news media as aforesaid; provided that no more than one hearing upon any one filing is required by this subsection.*

If, after such hearing, the Commissioner finds that the filing does not meet the requirements of this section, he shall issue an order specifying in what respects he finds that such filing fails to meet the requirements of this section, and stating when, within a reasonable period thereafter, such filing shall be deemed no longer effective. Copies of said order shall be sent to the applicant and to every insurer and rating organization. Said order shall not affect any contract or policy made or issued prior to the expiration of the period set forth in said order.

(5) No manual of classifications, rules, rating plan, or any modification of any of the foregoing which establishes standards for meas-